Fill in this information Debtor 1	nation to identify your case: Simon Howard, Jr.						
Debtor 2	Full Name (First, Middle, Last)						
(Spouse, if filing)	Full Name (First, Middle, Last)						
United States Ba	SOUTHERN DISTRICT OF unkruptcy Court for the MISSISSIPPI	_	nis is an amended plan, and the sections of the plan that				
Case number:	20-02912 NPO	have been					
(If known)							
Chapter 13	Plan and Motions for Valuation and Lien Avoidance		12/17				
Part 1: Notice	es						
To Debtors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan.	missible in your ju	dicial district. Plans that				
	In the following notice to creditors, you must check each box that applies						
To Creditors:	Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.						
	You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in this bankrupt	cy case. If you do not have				
	If you oppose the plan's treatment of your claim or any provision of this pla to confirmation on or before the objection deadline announced in Part 9 of t (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	he Notice of Chapte	er 13 Bankruptcy Case				
	The plan does not allow claims. Creditors must file a proof of claim to be paid un	der any plan that ma	ay be confirmed.				
	The following matters may be of particular importance. Debtors must check on plan includes each of the following items. If an item is checked as "Not Incluprovision will be ineffective if set out later in the plan.						
	t on the amount of a secured claim, set out in Section 3.2, which may result in al payment or no payment at all to the secured creditor	✓ Included	☐ Not Included				
	ance of a judicial lien or nonpossessory, nonpurchase-money security interest, in Section 3.4.	☐ Included	✓ Not Included				
1.3 Nonsta	ndard provisions, set out in Part 8.	_ Included	✓ Not Included				
Part 2: Plan I	Payments and Length of Plan		•				
2.1 Length	of Plan.						
	shall be for a period of60 months, not to be less than 36 months or less than 60 onths of payments are specified, additional monthly payments will be made to the explan.						
2.2 Debtor	r(s) will make payments to the trustee as follows:						
	\$981.00 (monthly, semi-monthly, weekly, or bi-weekly) to the cer directing payment shall be issued to the debtor's employer at the following addre		nless otherwise ordered by				
	AN ORDER SHOULD BE ISSUED TO THE DEBTOR DIRECTLY.						

APPENDIX D Chapter 13 Plan Page 1

Debtor	S	imon	Howard, Jr.			Case number	20-02912 NF	,o
	btor shall Order dir - -			y, semi-monthly, ve issued to the joint debt				s otherwise ordered by the
2.3	Income	tax ret	urns/refunds.					
	Check at ✓			any exempt income tax r	efunds received of	luring the plan term.		
				the trustee with a copy over to the trustee all non-				
		Debto	r(s) will treat in	acome refunds as follows	s:			
	itional pa	yments	s .					
Chee	₩.	None.	If "None" is ca	hecked, the rest of § 2.4	need not be comp	leted or reproduced.		
Part 3:	Treatm	ent of	Secured Claim	ıs				
3.1(a) 1 Beginni	Princi 1322(l claim:	If "No ipal Res b)(5) sh filed by	sidence Mortgall be scheduled the mortgage orst Bank	the rest of § 3.1 need not ages: All long term secund below. Absent an object creditor, subject to the state.	red debt which is ction by a party in art date for the co	to be maintained and interest, the plan wintinuing monthly mo	Il be amended consortgage payment produces of the second	oposed herein.
1	Mtg arrea	rs to	First Bank		Through	month60		MONTH
3.1(b) Property Mtg pm	U.S the her y -NON addres	S.C. § 1 proof orein. E-	322(b)(5) shall of claim filed by	e Mortgages: All long to be scheduled below. Aby the mortgage creditor,	sent an objection subject to the star	by a party in interest t date for the continu	t, the plan will be a	
~ .	ng mont	h		@	Plan	Direct.	Includes escrow	Yes No
Property	y -NONE	- Mtg	arrears to		Through			
3.1(c)				oaid in full over the plan of claim filed by the mo		n objection by a party	y in interest, the pla	n will be amended
Creditor	r: -NOI	NE-		Approx. amt. due:		Int. Rate*:		
Principa (as state Portion (Equal t	ed in Part 2 of claim t to Total D	to be p 2 of the to be parebt less	Mortgage Proo id without inter Principal Bala	st at the rate above: of of Claim Attachment) est: \$				
•			· <u>-</u>			· · ·		

Debtor	Simon Howard, Jr.		_ Case number	20-02912 NPO	
(as stated in Par	t 4 of the Mortgage Proof of	Claim Attachment)			
	ordered by the court, the inte	erest rate shall be the curent	Γill rate in this District		
3.2 Motion	n for valuation of security, p	payment of fully secured cl	aims, and modification of unc	dersecured claims. Check one.	
			be completed or reproduced. y if the applicable box in Part	1 of this plan is checked.	
¥	amounts to be distributed at the lesser of any value s	to holders of secured claims, set forth below or any value s	, debtor(s) hereby move(s) the coset forth in the proof of claim.	(5) and for purposes of determine court to value the collateral descany objection to valuation shall kruptcy Case (Official Form 30)	cribed below be filed on
	of this plan. If the amount treated in its entirety as an	of a creditor's secured claim unsecured claim under Part	n is listed below as having no va	e treated as an unsecured claim alue, the creditor's allowed clai e ordered by the court, the amount isted in this paragraph.	m will be
Name of credit	or Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim Int	erest rate*
Ally Financial	\$16,336.00	2015 Nissan Rogue 61,000 miles	\$10,000.00	\$10,000.00	5.25%
Insert additional	claims as needed.				
#For mobile hom	nes and real estate identified i	n § 3.2: Special Claim for ta	xes/insurance:		
Name o	of creditor	Collateral	Amount per month	Beginning month	<u> </u>
* Unless otherwi	se ordered by the court, the in	nterest rate shall be the curre	ent Till rate in this District		
For vehicles ide	ntified in § 3.2: The current r	nileage is			
3.3 Secure	ed claims excluded from 11	U.S.C. § 506.			
Check one.		1.1 . (622 1			
✓	None. If "None" is checke	ea, the rest of § 3.3 need not	be completed or reproduced.		
⋠	None. If "None" is checken to avoid lien pursuant to	-	be completed or reproduced.		
⋠	n to avoid lien pursuant to 1	11 U.S.C. § 522.	be completed or reproduced. be completed or reproduced.		
3.4 Motion Check one.	n to avoid lien pursuant to 1	11 U.S.C. § 522.			
3.4 Motion Check one.	None. If "None" is checkender of collateral. None. If "None" is checkender of collateral. None. If "None" is checken the debtor(s) elect to surrethat upon confirmation of	ed, the rest of § 3.4 need not ender to each creditor listed this plan the stay under 11 U	be completed or reproduced. be completed or reproduced. below the collateral that secure U.S.C. § 362(a) be terminated as	s the creditor's claim. The debt s to the collateral only and that t om the disposition of the collate	the stay
3.4 Motion Check one. 3.5 Surrer Check	None. If "None" is checken the of collateral. None. If "None" is checken the of collateral. None. If "None" is checken the debtor(s) elect to surrethat upon confirmation of under § 1301 be terminate treated in Part 5 below. Name of Creditor	ed, the rest of § 3.4 need not ender to each creditor listed this plan the stay under 11 Ud in all respects. Any allowed	be completed or reproduced. be completed or reproduced. below the collateral that secure U.S.C. § 362(a) be terminated as	s to the collateral only and that t	the stay

Debtor	Simon Howard, Jr.	Case number 20-02912 NPO		
Securi	Name of Creditor	Collateral Household Goods		
Tower	•	Household Goods		
Insert ad	lditional claims as needed.			
Part 4:	Treatment of Fees and Priority Claim	s		
4.1	General Trustee's fees and all allowed priority cl without postpetition interest.	nims, including domestic support obligations other than those treated in § 4.5, will	be paid in full	
4.2	Trustee's fees Trustee's fees are governed by statute and may change during the course of the case.			
4.3	Attorney's fees.			
	✓ No look fee:			
	Total attorney fee charged:	\$3,600.00		
	Attorney fee previously paid:	\$0.00		
	Attorney fee to be paid in plan per confirmation order:	\$3,600.00		
	Hourly fee: \$ (Subject to appro	oval of Fee Application.)		
4.4	Priority claims other than attorney's f	ees and those treated in § 4.5.		
	Check one. ✓ None. If "None" is checked, th	e rest of § 4.4 need not be completed or reproduced.		
4.5	Domestic support obligations.			
	None. If "None" is checked, th	e rest of § 4.5 need not be completed or reproduced.		
Part 5:	Treatment of Nonpriority Unsecured			
5.1	Nonpriority unsecured claims not sepa	rately classified.		
П	Allowed nonpriority unsecured claims the providing the largest payment will be effective. The sum of \$	at are not separately classified will be paid, pro rata. If more than one option is chective. <i>Check all that apply</i> .	ecked, the option	
/	% of the total amount of the	se claims, an estimated payment of \$		
		dated under chapter 7, nonpriority unsecured claims would be paid approximately ve, payments on allowed nonpriority unsecured claims will be made in at least this		
5.2	Other separately classified nonpriority	unsecured claims (special claimants). Check one.		
	None. If "None" is checked, th	e rest of § 5.3 need not be completed or reproduced.		
Part 6:	Executory Contracts and Unexpired	Leases		

Debto	or Simon Howard, Jr.	Case number 20-02912 NPO		
6.1	The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other contracts and unexpired leases are rejected. <i>Check one</i> .			
	None. If "None" is checked, the rest of	§ 6.1 need not be completed or reproduced.		
D . 5				
Part 7	: Vesting of Property of the Estate			
7.1	Property of the estate will vest in the debtor(s)	upon entry of discharge.		
Part 8	: Nonstandard Plan Provisions			
8.1 Part 9		risions Part 8 need not be completed or reproduced.		
comple	ete address and telephone number.	sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their		
	s/ Simon Howard, Jr. Simon Howard, Jr.	X		
	Signature of Debtor 1	Signature of Deotof 2		
	Executed on December 8, 2020	Executed on		
3	355 Tilton Ranch Road			
	Address	Address		
	/icksburg MS 39180-0000 City, State, and Zip Code	City, State, and Zip Code		
(City, State, and Zip Code	City, State, and Zip Code		
7	Telephone Number	Telephone Number		
E	s/ Edwin Woods, Jr. Edwin Woods, Jr.	Date December 8, 2020		
5	Signature of Attorney for Debtor(s) 5760 I-55 North Suite 100			
	Jackson, MS 39211	_		
	Address, City, State, and Zip Code	05000 MO		
	601-353-5000 Felephone Number			
	wilkinson@bondnbotes.com	Mo Dai Million		
_	Email Address	-		